UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF FLORIDA PENSACOLA DIVISION

IN RE:		CASE NO. 99-42146-PNS3
PAUL GRIFHORST,		
Debtor.		
FIRST USA, N.A.,		
Plaintiff,		
vs.		ADV. NO. 00-80016
PAUL GRIFHORST,	*	
Defendant.	/	

JUDGMENT

THIS adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Approving Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered, it is,

ORDERED AND ADJUDGED:

1. The debt owed by Defendant, PAUL GRIFHORST, to Plaintiff, FIRST USA, N.A., on MasterCard Account, Account No. 5466470002715234 and Visa Account, Account No. 4246311232306115, is non-dischargeable and shall survive and be excepted from any discharge granted to Defendant, PAUL GRIFHORST, in his Chapter 7 bankruptcy, Case No. 99-42146-PNS3.

CLERK
BANKRUPTCY COURT
NORTH/DIST. FLA
PENSACOLA.FLA

00 JUL 28 PM 1: 10

U.S. BANKRUPTCY COURT
Northern District of Florida
DATE ENTERED ON DOCKET
1.28.00

FILED

> MARGARET A. MAHON Chief Bankruptcy Judge

Copies Furnished to:

Paul Grifhorst, Defendant, 150 Lanman Road, Niceville, Florida 32578;

Harold F. Peek, Jr., Defendant's Attorney, Post Office Box 36, Valparaiso, Florida 32580; and to

Scott W. Spradley, Attorney for First USA, N.A., Gray, Harris & Robinson, Post Office Box 3068, Orlando, Florida 32802.

HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Floridal

Deputy Clerk